

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
AUG 02 2017

Fill in this information to identify your case:

United States Bankruptcy Court for the:

NORTHERN DISTRICT OF ILLINOIS

Case number (if known): _____

Chapter you are filing under:

- ☒ Chapter 7
☐ Chapter 11
☐ Chapter 12
☐ Chapter 13

JEFFREY P. ALLSTEADT, CLERK

☐ Check if this is an
amended filing

Official Form 101**Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together--called a joint case--and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

| | About Debtor 1: | About Debtor 2 (Spouse Only in a Joint Case): |
|---|--|---|
| 1. Your full name Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee. | Jeannie First Name J Middle Name Roy Last Name Suffix (Sr., Jr., II, III) | First Name Middle Name Last Name Suffix (Sr., Jr., II, III) |
| 2. All other names you have used in the last 8 years Include your married or maiden names. | First Name Middle Name Last Name | First Name Middle Name Last Name |
| 3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN) | xxx - xx - 4 5 8 6 OR 9xx - xx - | xxx - xx - OR 9xx - xx - |
| 4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names | <input checked="" type="checkbox"/> I have not used any business names or EINs. Business name Business name Business name | <input type="checkbox"/> I have not used any business names or EINs. Business name Business name Business name |

Debtor 1 Jeannie J Roy

Case number (if known) _____

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

☒ I have not used any business names or EINs.

☐ I have not used any business names or EINs.

Business name _____

Business name _____

Business name _____

Business name _____

Business name _____

Business name _____

EIN _____

EIN _____

EIN _____

EIN _____

5. Where you live

If Debtor 2 lives at a different address:

9880 CUMMINGS ST.

Number Street

Number Street

HUNTLEY

IL

60142

City

State

ZIP Code

City

State

ZIP Code

KANE
County

McHenry

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to you at this mailing address.

Number Street

Number Street

P.O. Box

P.O. Box

City

State

ZIP Code

City

State

ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.
(See 28 U.S.C. § 1408.)

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.
(See 28 U.S.C. § 1408.)

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under

Check one: (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

☒ Chapter 7

☐ Chapter 11

☐ Chapter 12

☐ Chapter 13

9. Have you filed for bankruptcy within the last 8 years?

☒ No

☐ Yes.

District _____ When _____ Case number _____
MM / DD / YYYY

District _____ When _____ Case number _____
MM / DD / YYYY

District _____ When _____ Case number _____
MM / DD / YYYY

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

☒ No

☐ Yes.

Debtor _____ Relationship to you _____

District _____ When _____ Case number, _____
MM / DD / YYYY if known

Debtor _____ Relationship to you _____

District _____ When _____ Case number, _____
MM / DD / YYYY if known

11. Do you rent your residence?

☒ No. Go to line 12.

☐ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

☐ No. Go to line 12.

☐ Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

☒ No. Go to Part 4.

☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

Name of business, if any _____

Number _____ Street _____

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

City _____

State _____

ZIP Code _____

Check the appropriate box to describe your business:

☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))

☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))

☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))

☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))

☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

☒ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

For a definition of small business debtor, see 11 U.S.C. § 101(51D).

Part 4: Report If You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

- ☒ No
☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number Street

City

State

ZIP Code

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ I am not required to receive a briefing about credit counseling because of:

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ I am not required to receive a briefing about credit counseling because of:

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?
- 16a. Are your debts primarily consumer debts? *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- ☐ No. Go to line 16b.
- ☒ Yes. Go to line 17.
- 16b. Are your debts primarily business debts? *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.
- ☐ No. Go to line 16c.
- ☐ Yes. Go to line 17.
- 16c. State the type of debts you owe that are not consumer or business debts.
-
17. Are you filing under Chapter 7?
- ☐ No. I am not filing under Chapter 7. Go to line 18.
- ☒ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
- ☒ No
- ☐ Yes
18. How many creditors do you estimate that you owe?
- | | | |
|--|--|--|
| <input checked="" type="checkbox"/> 1-49 | <input type="checkbox"/> 1,000-5,000 | <input type="checkbox"/> 25,001-50,000 |
| <input type="checkbox"/> 50-99 | <input type="checkbox"/> 5,001-10,000 | <input type="checkbox"/> 50,001-100,000 |
| <input type="checkbox"/> 100-199 | <input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> More than 100,000 |
| <input type="checkbox"/> 200-999 | | |
19. How much do you estimate your assets to be worth?
- | | | |
|---|--|--|
| <input type="checkbox"/> \$0-\$50,000 | <input type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion |
| <input type="checkbox"/> \$50,001-\$100,000 | <input type="checkbox"/> \$10,000,001-\$50 million | <input type="checkbox"/> \$1,000,000,001-\$10 billion |
| <input checked="" type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion |
20. How much do you estimate your liabilities to be?
- | | | |
|---|--|--|
| <input type="checkbox"/> \$0-\$50,000 | <input type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion |
| <input type="checkbox"/> \$50,001-\$100,000 | <input type="checkbox"/> \$10,000,001-\$50 million | <input type="checkbox"/> \$1,000,000,001-\$10 billion |
| <input checked="" type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion |

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X

Jeanie J Roy, Debtor 1

Executed on 07/21/2017

MM/DD/YYYY

X

Signature of Debtor 2

Executed on

MM/DD/YYYY

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page.

The law allows you, as an individual, to represent yourself in bankruptcy court, but **you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.**

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. **Bankruptcy fraud is a serious crime; you could be fined and imprisoned.**

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?

- ☐ No
☒ Yes

Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?

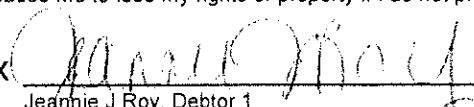
- ☐ No
☒ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?

- ☐ No
☒ Yes. Name of Person Daiva Indriuliene

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.

X 
Jeanie J Roy, Debtor 1
Date 7/21/2017
MM / DD / YYYY

Contact phone _____
Cell phone (847) 871-1320
Email address _____

X _____
Signature of Debtor 2
Date _____
MM / DD / YYYY

Contact phone _____
Cell phone _____
Email address _____

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION (CHICAGO)

In re Jeannie J Roy

Case No. _____

Debtor

Chapter 7

DISCLOSURE OF COMPENSATION OF BANKRUPTCY PETITION PREPARER

[Must be filed with the petition if a bankruptcy petition preparer prepares the petition. 11 U.S.C. § 110(h)(2).]

1. Under 11 U.S.C. § 110(h), I declare under penalty of perjury that I am not an attorney or employee of an attorney, that I prepared or caused to be prepared one or more documents for filing by the above-named debtor(s) in connection with this bankruptcy case, and that compensation paid to me within one year before the filing of the bankruptcy petition, or agreed to be paid to me, for services rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

| | |
|---|----------------|
| For document preparation services, I have agreed to accept..... | <u>\$50.00</u> |
| Prior to the filing of this statement I have received..... | <u>\$50.00</u> |
| Balance Due..... | <u>\$0.00</u> |

2. I have prepared or caused to be prepared the following documents (itemize):

BANKRUPTCY DOCUMENTS

and provided the following services (itemize):

NONE

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

4. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

5. The foregoing is a complete statement of any agreement or arrangement for payment to me for preparation of the petition filed by the debtor(s) in this bankruptcy case.

6. To my knowledge no other person has prepared for compensation a document for filing in connection with this bankruptcy case except as listed below:

NAME

DAIVA INDRIULIENE

SOCIAL SECURITY NUMBER

335-98-9805

X

Signature

335989805

Social Security number of bankruptcy
petition preparer*

7/21/2017

Date

Daiva Indriulienė, non-attorney

Printed name and title, if any, of
Bankruptcy Petition Preparer

15028 S Cicero Ave Ste C
Oak Forest IL 60452

Address

* If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer. (Required by 11 U.S.C. § 110).

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Fill in this information to identify the case:

| | | | |
|--|----------------|-------------|------------|
| Debtor 1 | <u>Jeannie</u> | <u>J</u> | <u>Roy</u> |
| | First Name | Middle Name | Last Name |
| Debtor 2 | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: <u>NORTHERN DISTRICT OF ILLINOIS</u> | | | |
| Case number | | Chapter | <u>7</u> |
| (if known) | | | |

Official Form 119**Bankruptcy Petition Preparer's Notice, Declaration, and Signature**

12/15

Bankruptcy petition preparers as defined in 11 U.S.C. § 110 must fill out this form every time they help prepare documents that are filed in the case. If more than one bankruptcy petition preparer helps with the documents, each must sign in Part 3. A bankruptcy petition preparer who does not comply with the provisions of title 11 of the United States Code and the Federal Rules of Bankruptcy Procedure may be fined, imprisoned, or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Part 1: Notice to Debtor

Bankruptcy petition preparers must give the debtor a copy of this form and have the debtor sign it before they prepare any documents for filing or accept any compensation. A signed copy of this form must be filed with any document prepared.

Bankruptcy petition preparers are not attorneys and may not practice law or give you legal advice, including the following:

- whether to file a petition under the Bankruptcy Code (11 U.S.C. § 101 et seq.);
- whether filing a case under chapter 7, 11, 12, or 13 is appropriate;
- whether your debts will be eliminated or discharged in a case under the Bankruptcy Code;
- whether you will be able to keep your home, car, or other property after filing a case under the Bankruptcy Code;
- what tax consequences may arise because a case is filed under the Bankruptcy Code;
- whether any tax claims may be discharged;
- whether you may or should promise to repay debts to a creditor or enter into a reaffirmation agreement;
- how to characterize the nature of your interests in property or your debts; or
- what procedures and rights apply in a bankruptcy case.

The bankruptcy petition preparer Daiva Indriuliene has notified me of
Name any maximum allowable fee before preparing any document for filing or accepting any fee.

X

Jeannie J Roy
Jeannie J Roy, Debtor 1, acknowledging receipt of this notice

Date

7/21/2017
MM / DD / YYYY

X

Signature of Debtor 2, acknowledging receipt of this notice

Date

MM / DD / YYYY

Part 2: Declaration and Signature of the Bankruptcy Petition Preparer

Under penalty of perjury, I declare that:

- ☒ I am a bankruptcy petition preparer or the officer, principal, responsible person, or partner of a bankruptcy petition preparer;
- ☒ I or my firm prepared the documents listed below and gave the debtor a copy of them and the *Notice to Debtor by Bankruptcy Petition Preparer* as required by 11 U.S.C. §§ 110(b), 110(h), and 342(b); and
- ☒ If rules or guidelines are established according to 11 U.S.C. § 110(h) setting a maximum fee for services that bankruptcy petition preparers may charge, I or my firm notified the debtor of the maximum amount before preparing any document for filing or before accepting any fee from the debtor.

Daiva Indriuliene non-attorney
Printed name Title, if any
15028 S Cicero Ave Ste C
Number Street

Superior
Firm name, if it applies

Oak Forest IL 60452
City State ZIP Code
Contact phone

I or my firm prepared the documents checked below and the completed declaration is made a part of each document that I check:

(Check all that apply.)

- | | | |
|--|--|---|
| <input checked="" type="checkbox"/> Voluntary Petition (Form 101) | <input checked="" type="checkbox"/> Schedule I (Form 106I) | <input type="checkbox"/> Chapter 11 Statement of Your Current Monthly Income (Form 122B) |
| <input checked="" type="checkbox"/> Statement About Your Social Security Numbers (Form 121) | <input checked="" type="checkbox"/> Schedule J (Form 106J) | <input type="checkbox"/> Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period (Form 122C-1) |
| <input checked="" type="checkbox"/> Summary of Your Assets and Liabilities and Certain Statistical Information (Form 106Sum) | <input checked="" type="checkbox"/> Declaration About an Individual Debtor's Schedules (Form 106Dec) | <input type="checkbox"/> Chapter 13 Calculation of Your Disposable Income (Form 122C-2) |
| <input checked="" type="checkbox"/> Schedule A/B (Form 106A/B) | <input checked="" type="checkbox"/> Statement of Financial Affairs (Form 107) | <input checked="" type="checkbox"/> Application to Pay Filing Fee in Installments (Form 103A) |
| <input checked="" type="checkbox"/> Schedule C (Form 106C) | <input checked="" type="checkbox"/> Statement of Intention for Individuals Filing Under Chapter 7 (Form 108) | <input type="checkbox"/> Application to Have Chapter 7 Filing Fee Waived (Form 103B) |
| <input checked="" type="checkbox"/> Schedule D (Form 106D) | <input checked="" type="checkbox"/> Chapter 7 Statement of Your Current Monthly Income (Form 122A-1) | <input checked="" type="checkbox"/> A list of names and addresses of all creditors (creditor or mailing matrix) |
| <input checked="" type="checkbox"/> Schedule E/F (Form 106E/F) | <input checked="" type="checkbox"/> Statement of Exemption from Presumption of Abuse Under § 707(b)(2) (Form 122A-1Supp) | <input type="checkbox"/> Other _____ |
| <input checked="" type="checkbox"/> Schedule G (Form 106G) | <input checked="" type="checkbox"/> Chapter 7 Means Test Calculation (Form 122A-2) | |
| <input checked="" type="checkbox"/> Schedule H (Form 106H) | | |

Bankruptcy petition preparers must sign and give their Social Security numbers. If more than one bankruptcy petition preparer prepared the documents to which this declaration applies, the signature and Social Security number of each preparer must be provided. 11 U.S.C. § 110.

X [Signature] 3 3 5 - 9 8 9 8 - 0 5 Date 7/21/2017
Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner Social Security number of person who signed MM/DD/YYYY

Daiva Indriuliene
Printed name

X _____ Date _____
Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner Social Security number of person who signed MM/DD/YYYY

Printed name

Fill in this information to identify your case and this filing:

Debtor 1 Jeannie J Roy
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) _____
First Name Middle Name Last Name

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number
(if known) _____

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

| | | | | | | |
|---|---|---|---------------------------------------|---------------------------------------|---------------------|---------------------|
| <p>1.1.</p> <p>9880 CUMMINGS</p> <p>Street address, if available, or other description</p> <p>_____</p> <p>HUNTLEY IL 60142</p> <p>City State ZIP Code</p> <p>KANE McHENRY</p> <p>County</p> <p>3 bedroom, 2 1/2 bath single family home</p> | <p>What is the property? Check all that apply.</p> <p><input checked="" type="checkbox"/> Single-family home</p> <p><input type="checkbox"/> Duplex or multi-unit building</p> <p><input type="checkbox"/> Condominium or cooperative</p> <p><input type="checkbox"/> Manufactured or mobile home</p> <p><input type="checkbox"/> Land</p> <p><input type="checkbox"/> Investment property</p> <p><input type="checkbox"/> Timeshare</p> <p><input type="checkbox"/> Other _____</p> <p>Who has an interest in the property? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p>Other information you wish to add about this item, such as local property identification number: _____</p> | <p>Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i>.</p> <table border="0"><tr><td>Current value of the entire property?</td><td>Current value of the portion you own?</td></tr><tr><td><u>\$199,675.00</u></td><td><u>\$199,675.00</u></td></tr></table> <p>Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.</p> <p>PRIMARY RESIDENCE</p> <p><input type="checkbox"/> Check if this is community property (see instructions)</p> | Current value of the entire property? | Current value of the portion you own? | <u>\$199,675.00</u> | <u>\$199,675.00</u> |
| Current value of the entire property? | Current value of the portion you own? | | | | | |
| <u>\$199,675.00</u> | <u>\$199,675.00</u> | | | | | |

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here..... ➔

\$199,675.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
- ☒ Yes

3.1. Make: GMC Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Model: ENVOY ☒ Debtor 1 only Current value of the entire property? \$1,525.00 Current value of the portion you own? \$1,525.00

Year: 2005 ☐ Debtor 2 only

Approximate mileage: 129,400 ☐ Debtor 1 and Debtor 2 only

Other information: 2005 GMC ENVOY (approx. 129400 miles) ☐ At least one of the debtors and another \$1,525.00 \$1,525.00

☐ Check if this is community property (see instructions)

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories
- ☒ No
- ☐ Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....

\$1,525.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings
Examples: Major appliances, furniture, linens, china, kitchenware
- ☐ No
- ☒ Yes. Describe..... GENERAL AND ORDINARY HOUSEHOLD GOODS AND FURNISHINGS \$750.00
7. Electronics
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games
- ☐ No
- ☒ Yes. Describe..... TV, LAPTOP, MOBILE PHONE \$275.00
8. Collectibles of value
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles
- ☒ No
- ☐ Yes. Describe.....
9. Equipment for sports and hobbies
Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments
- ☒ No
- ☐ Yes. Describe.....
10. Firearms
Examples: Pistols, rifles, shotguns, ammunition, and related equipment
- ☒ No
- ☐ Yes. Describe.....
11. Clothes
Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories
- ☐ No
- ☒ Yes. Describe..... NECESSARY WEARING APPAREL \$350.00
12. Jewelry
Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver
- ☐ No
- ☒ Yes. Describe..... COSTUME JEWELRY \$90.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

☒ No☐ Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

☒ No☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write the number here.....

\$1,465.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No☒ Yes..... Cash: \$60.00

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No☒ Yes..... Institution name:17.1. Checking account: Checking account WITH HEARTLAND BANK \$100.00

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No☐ Yes..... Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☒ No☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No☐ Yes. Give specific information about them.....

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No☐ Yes. List each

account separately. Type of account: Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes..... Institution name or individual:

23. Annuities (A contract for a specific periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes..... Issuer name and description:

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☒ No

☐ Yes. Give specific
information about them

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property;

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific
information about them

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific
information about them

Money or property owed to you?

Current value of the
portion you own?
Do not deduct secured
claims or exemptions.

28. Tax refunds owed to you

☒ No

☐ Yes. Give specific information
about them, including whether
you already filed the returns
and the tax years.....

Federal: \$0.00

State: \$0.00

Local: \$0.00

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information

Alimony: \$0.00

Maintenance: \$0.00

Support: \$0.00

Divorce settlement: \$0.00

Property settlement: \$0.00

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No

☐ Yes. Give specific information

31. **Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- ☒ No
☐ Yes. Name the insurance company of each policy and list its value..... Company name: Beneficiary: Surrender or refund value:

32. **Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

- ☒ No
☐ Yes. Give specific information

33. **Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

- ☒ No
☐ Yes. Describe each claim.....

34. **Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

- ☒ No
☐ Yes. Describe each claim.....

35. **Any financial assets you did not already list**

- ☒ No
☐ Yes. Give specific information

36. **Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

\$160.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. **Do you own or have any legal or equitable interest in any business-related property?**

- ☒ No. Go to Part 6.
☐ Yes. Go to line 38.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

38. **Accounts receivable or commissions you already earned**

- ☒ No
☐ Yes. Describe..

39. **Office equipment, furnishings, and supplies**

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

- ☒ No
☐ Yes. Describe..

40. **Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**

- ☒ No
☐ Yes. Describe..

41. **Inventory**

- ☒ No
☐ Yes. Describe..

42. **Interests in partnerships or joint ventures**

- ☒ No
☐ Yes. Describe..... Name of entity: % of ownership:

43. Customer lists, mailing lists, or other compilations

- ☒ No
- ☐ Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?
- ☐ No
- ☐ Yes. Describe.....

44. Any business-related property you did not already list

- ☒ No
- ☐ Yes. Give specific information.

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....

→ \$0.00

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.
- ☐ Yes. Go to line 47.

Current value of the
portion you own?
Do not deduct secured
claims or exemptions.

47. Farm animals
Examples: Livestock, poultry, farm-raised fish

- ☒ No
- ☐ Yes.....

48. Crops--either growing or harvested

- ☒ No
- ☐ Yes. Give specific
information.....

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

- ☒ No
- ☐ Yes.....

50. Farm and fishing supplies, chemicals, and feed

- ☒ No
- ☐ Yes.....

51. Any farm- and commercial fishing-related property you did not already list

- ☒ No
- ☐ Yes. Give specific
information.....

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here.....

→ \$0.00

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?
Examples: Season tickets, country club membership

- ☒ No
- ☐ Yes. Give specific information.

54. Add the dollar value of all of your entries from Part 7. Write that number here.....

→ \$0.00

Part 8: List the Totals of Each Part of this Form

| | | |
|---|------------|---|
| 55. Part 1: Total real estate, line 2..... | → | \$199,675.00 |
| 56. Part 2: Total vehicles, line 5..... | \$1,525.00 | |
| 57. Part 3: Total personal and household items, line 15..... | \$1,465.00 | |
| 58. Part 4: Total financial assets, line 36..... | \$160.00 | |
| 59. Part 5: Total business-related property, line 45..... | \$0.00 | |
| 60. Part 6: Total farm- and fishing-related property, line 52..... | \$0.00 | |
| 61. Part 7: Total other property not listed, line 54..... | + \$0.00 | |
| 62. Total personal property. Add lines 56 through 61..... | \$3,150.00 | Copy personal property total → + \$3,150.00 |
| 63. Total of all property on Schedule A/B. Add line 55 + line 62..... | | \$202,825.00 |

Fill in this information to identify your case:

Debtor 1 Jeannie J Roy
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number
(if known) _____

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions--such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds--may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? *Check one only, even if your spouse is filing with you.*

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

| Brief description of the property and line on <i>Schedule A/B</i> that lists this property | Current value of the portion you own <i>Copy the value from Schedule A/B</i> | Amount of the exemption you claim <i>Check only one box for each exemption</i> | Specific laws that allow exemption |
|---|---|---|------------------------------------|
| Brief description: 9880 CUMMINGS 3 bedroom, 2 1/2 bath single family home Line from <i>Schedule A/B</i> : <u>1.1</u> | <u>\$199,675.00</u> | <input checked="" type="checkbox"/> <u>\$5,685.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | |
| Brief description: 2005 GMC ENVOY (approx. 129400 miles) Line from <i>Schedule A/B</i> : <u>3.1</u> | <u>\$1,525.00</u> | <input checked="" type="checkbox"/> <u>\$1,525.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | |

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
☐ No
☐ Yes

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property

Current value of the portion you own

Amount of the exemption you claim

Specific laws that allow exemption

Copy the value from Schedule A/B

Check only one box for each exemption

Brief description
GENERAL AND ORDINARY HOUSEHOLD GOODS AND FURNISHINGS

Line from Schedule A/B: 6

\$750.00



\$750.00

☐ 100% of fair market value, up to any applicable statutory limit

Brief description
TV, LAPTOP, MOBILE PHONE

Line from Schedule A/B: 7

\$275.00



\$275.00

☐ 100% of fair market value, up to any applicable statutory limit

Brief description
NECESSARY WEARING APPAREL

Line from Schedule A/B: 11

\$350.00



\$350.00

☐ 100% of fair market value, up to any applicable statutory limit

Brief description
COSTUME JEWELRY

Line from Schedule A/B: 12

\$90.00



\$90.00

☐ 100% of fair market value, up to any applicable statutory limit

Brief description
USD

Line from Schedule A/B: 16

\$60.00



\$60.00

☐ 100% of fair market value, up to any applicable statutory limit

Brief description
Checking account WITH HEARTLAND BANK

Line from Schedule A/B: 17.1

\$100.00



\$100.00

☐ 100% of fair market value, up to any applicable statutory limit

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION (CHICAGO)

IN RE: Jeannie J Roy

CASE NO

CHAPTER 7

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)**Exemption Totals by Category:**

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **State**

| No. | Category | Gross Property Value | Total Encumbrances | Total Equity | Total Amount Exempt | Total Amount Non-Exempt |
|-----|--|-------------------------|-----------------------|--------------|------------------------|----------------------------|
| 1. | Real property | \$199,675.00 | \$193,990.00 | \$5,685.00 | \$5,685.00 | \$0.00 |
| 3. | Motor vehicles (cars, etc.) | \$1,525.00 | \$1,525.00 | \$0.00 | \$1,525.00 | \$0.00 |
| 4. | Water/Aircraft, Motor Homes, Rec. veh. and access. | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6. | Household goods and furnishings | \$750.00 | \$750.00 | \$0.00 | \$750.00 | \$0.00 |
| 7. | Electronics | \$275.00 | \$275.00 | \$0.00 | \$275.00 | \$0.00 |
| 8. | Collectibles of value | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 9. | Equipment for sports and hobbies | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10. | Firearms | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 11. | Clothes | \$350.00 | \$350.00 | \$0.00 | \$350.00 | \$0.00 |
| 12. | Jewelry | \$90.00 | \$90.00 | \$0.00 | \$90.00 | \$0.00 |
| 13. | Non-farm animals | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 14. | Unlisted pers. and household items- incl. health aids | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 16. | Cash | \$60.00 | \$60.00 | \$0.00 | \$60.00 | \$0.00 |
| 17. | Deposits of money | \$100.00 | \$100.00 | \$0.00 | \$100.00 | \$0.00 |
| 18. | Bonds, mutual funds or publicly traded stocks | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 19. | Non-pub. traded stock and int. in businesses | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 20. | Govt. and corp. bonds and other instruments | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 21. | Retirement or pension accounts | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 22. | Security deposits and prepayments | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 23. | Annuities | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 24. | Interests in an education IRA | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 25. | Trusts, equit. or future int. (not in line 1) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 26. | Patents, copyrights, and other intellectual prop. | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 27. | Licenses, franchises, other general intangibles | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 28. | Tax refunds owed to you | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |

IN RE: Jeannie J Roy

CASE NO

CHAPTER 7

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 1

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: State

| No. | Category | Gross Property Value | Total Encumbrances | Total Equity | Total Amount Exempt | Total Amount Non-Exempt |
|----------------|--|-------------------------|-----------------------|-------------------|------------------------|----------------------------|
| 29. | Family support | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 30. | Other amounts someone owes you | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 31. | Interests in insurance policies | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 32. | Any int. in prop. due you from someone who has died | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 33. | Claims vs. third parties, even if no demand | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 34. | Other contin. and unliq. claims of every nature | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 35. | Any financial assets you did not already list | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 38. | Accounts rec. or commissions you already earned | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 39. | Office equipment, furnishings, and supplies | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 40. | Mach., fixt., equip., bus. suppl., tools of trade | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 41. | Inventory | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 42. | Interests in partnerships or joint ventures | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 43. | Customer and mailing lists, or other compilations | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 44. | Any business-related property not already listed | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 47. | Farm animals | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 48. | Crops--either growing or harvested | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 49. | Farm/fishing equip., impt., mach., fixt., tools | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 50. | Farm and fishing supplies, chemicals, and feed | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 51. | Farm/commercial fishing-related prop. not listed | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 53. | Any other property of any kind not already listed | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| TOTALS: | | \$202,825.00 | \$197,140.00 | \$5,685.00 | \$8,835.00 | \$0.00 |

IN RE: Jeannie J Roy

CASE NO

CHAPTER 7

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 2

Surrendered Property:

The following property is to be surrendered by the debtor. Although this property is NOT exempt, it is NOT considered "non-exempt" for purposes of this analysis. The below listed items are to be returned to the lienholder.

| Property Description | Market Value | Lien | Equity |
|----------------------|--------------|------|--------|
|----------------------|--------------|------|--------|

Real Property

(None)

Personal Property

(None)

| | | | |
|----------------|--------|--------|--------|
| TOTALS: | \$0.00 | \$0.00 | \$0.00 |
|----------------|--------|--------|--------|

Non-Exempt Property by Item:

The following property, or a portion thereof, is non-exempt.

| Property Description | Market Value | Lien | Equity | Non-Exempt Amount |
|----------------------|--------------|------|--------|-------------------|
|----------------------|--------------|------|--------|-------------------|

Real Property

(None)

Personal Property

(None)

| | | | | |
|----------------|--------|--------|--------|--------|
| TOTALS: | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
|----------------|--------|--------|--------|--------|

| Summary | |
|--|--------------|
| A. Gross Property Value (not including surrendered property) | \$202,825.00 |
| B. Gross Property Value of Surrendered Property | \$0.00 |
| C. Total Gross Property Value (A+B) | \$202,825.00 |
| D. Gross Amount of Encumbrances (not including surrendered property) | \$197,140.00 |
| E. Gross Amount of Encumbrances on Surrendered Property | \$0.00 |
| F. Total Gross Encumbrances (D+E) | \$197,140.00 |
| G. Total Equity (not including surrendered property) / (A-D) | \$5,685.00 |
| H. Total Equity in surrendered items (B-E) | \$0.00 |
| I. Total Equity (C-F) | \$5,685.00 |
| J. Total Exemptions Claimed | \$8,835.00 |
| K. Total Non-Exempt Property Remaining (G-J) | \$0.00 |

Fill in this information to identify your case:

Debtor 1 Jeannie J Roy
 First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number
 (if known) _____

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A
Amount of claim
Do not deduct the
value of collateral

Column B
Value of collateral
that supports this
claim

Column C
Unsecured
portion
if any

2.1

LOANCARE

Creditor's name

INTERSTATE CORPORATE CENTER

Number Street

Describe the property that
secures the claim:9880 CUMMINGS,
HUNTLEY, IL 60142

\$193,990.00

\$199,675.00

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☒ Other (including a right to offset)

Purchase Money

NORFOLK VA 23502
City State ZIP Code

Who owes the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim relates to a community debt

Date debt was incurred 08/2016 Last 4 digits of account number 5 9 1 2

Add the dollar value of your entries in Column A on this page. Write that number here:

\$193,990.00

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$193,990.00

Fill in this information to identify your case:

| | | | |
|--|----------------|-------------|------------|
| Debtor 1 | <u>Jeannie</u> | <u>J</u> | <u>Roy</u> |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: <u>NORTHERN DISTRICT OF ILLINOIS</u> | | | |
| Case number (if known) | | | |

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Hold Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

☒ No. Go to Part 2.
☐ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If more space is needed for priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

| Total claim | Priority amount | Nonpriority amount |
|-------------|-----------------|--------------------|
|-------------|-----------------|--------------------|

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
☒ Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.

If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If more space is needed for nonpriority unsecured claims, fill out the Continuation Page of Part 2.

Total claim

4.1

BANK OF AMERICA

Nonpriority Creditor's Name

PO BOX 982236

Number Street

Last 4 digits of account number 7 9 2 5

When was the debt incurred? 12/2014

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

EL PASO

TX

79998

City

State

ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Credit Card

\$6,500.00

4.2

BARCLAYS BANK

Nonpriority Creditor's Name

1007 ORANGE ST., SUITE 1541

Number Street

Last 4 digits of account number 9 3 9 3

When was the debt incurred? 09/2014

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

WILMINGTON

DE

19801

City

State

ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Credit Card

\$2,000.00

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.3

BEST BUY

Nonpriority Creditor's Name

P.O. BOX 790041

Number Street

ST. LOIS

City

MO

State

63179

ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 1 8 1 5When was the debt incurred? 05/2016

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card

\$1,200.00

4.4

BOA VISA

Nonpriority Creditor's Name

P.O. BOX 851001

Number Street

DALLAS

City

TX

State

75285

ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 7 9 2 5When was the debt incurred? 10/2010

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card

\$6,042.78

4.5

CAPITAL ONE

Nonpriority Creditor's Name

P.O. BOX 85015

Number Street

RICHMOND

City

VA

State

23285

ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 5 8 6 1When was the debt incurred? 04/2013

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card

\$10,514.00

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.6

CAPITAL ONE

Nonpriority Creditor's Name

P.O. BOX 85015

Number Street

Last 4 digits of account number 5 3 3 2When was the debt incurred? 05/2013

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

\$6,750.00

RICHMOND

VA

23285

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Credit Card

4.7

CAPITAL ONE RETAIL SERVICES/MENARDS

Nonpriority Creditor's Name

PO BOX 71106

Number Street

Last 4 digits of account number 8 6 4 2When was the debt incurred? 04/2014

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

\$4,300.00

CHARLOTTE

NC

28272-1106

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Credit Card

4.8

CAPITAL ONE/CARSN

Nonpriority Creditor's Name

PO BOX 5253

Number Street

Last 4 digits of account number 3 9 8 1When was the debt incurred? 03/2012

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

\$310.00

CAROL STREAM

IL

60197-6492

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Credit Card

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.9

CAPITAL ONE/JUSTC

Nonpriority Creditor's Name

P.O. BOX 30253

Number Street

Last 4 digits of account number 6 2 8 7When was the debt incurred? 11/2015

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card\$500.00

SALT LAKE CITY

UT 84130

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

4.10

CAPITAL ONE/KOHL'S

Nonpriority Creditor's Name

P.O. BOX 3115

Number Street

Last 4 digits of account number 4 4 0 7When was the debt incurred? 10/2016

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card\$300.00

MILWAUKEE

WI 53201

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

4.11

CARE CREDIT

Nonpriority Creditor's Name

P.O. BOX 960061

Number Street

Last 4 digits of account number 7 1 5 2When was the debt incurred? 10/2010

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card\$5,000.00

ORLANDO

FL 32896

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.12

CB/EXPRESS

Nonpriority Creditor's Name

PO BOX 3300066

Number Street

Last 4 digits of account number 4 3 7 6When was the debt incurred? 02/2011

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Credit Card

\$1,470.00**NORTHGLENN****CO 80233**

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

4.13

CB/MEIJER

Nonpriority Creditor's Name

PO BOX 3300066

Number Street

Last 4 digits of account number 7 6 4 4When was the debt incurred? 01/2014

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Credit Card

\$1,150.00**NORTHGLENN****CO 80233**

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

4.14

CB/VICSCRT

Nonpriority Creditor's Name

P.O. BOX 182128

Number Street

Last 4 digits of account number 3 7 3 7When was the debt incurred? 09/2011

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Credit Card

\$800.00**COLUMBUS****OH 43218**

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.15

\$2,000.00

CBNA

Nonpriority Creditor's Name

500 W. MADISON ST.

Number Street

CHICAGO

IL

60661

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 1 8 1 5

When was the debt incurred? 06/2014

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Credit Card

4.16

\$2,960.00

Discover Financial Services LLC

Nonpriority Creditor's Name

PO Box 15316

Number Street

Wilmington

DE

19850

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 5 1 1 9

When was the debt incurred? 12/2013

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Credit Card

4.17

\$4,770.00

FNB MARENGO

Nonpriority Creditor's Name

102 N STATE ST

Number Street

MARENGO

IL

60152

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 0 4 2 3

When was the debt incurred? 09/2006

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Credit Card

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.18

HOBBY LOBBY

Nonpriority Creditor's Name

P. O. BOX 790408

Number Street

ST. LOUIS

MO

63179

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 1 9 1 2

When was the debt incurred? 11/2011

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Credit Card

\$2,000.00

4.19

SAM'S CLUB

Nonpriority Creditor's Name

P.O. BOX 960013

Number Street

ORLANDO

FL

32896

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 4 8 5 2

When was the debt incurred? 05/2013

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Credit Card

\$2,950.00

4.20

SYCHRONY BANK/TJX

Nonpriority Creditor's Name

4125 WINDWARD PLAZA

Number Street

ALPHARETTA

GA

30005

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 3 8 4 8

When was the debt incurred? 12/2013

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Credit Card

\$1,200.00

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.21

SYNCHRONY BANK

Nonpriority Creditor's Name

P.O. BOX 981400

Number Street

Last 4 digits of account number 6 4 3 7

When was the debt incurred? 04/2013

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Credit Card

\$1,900.00

EL PASO

TX

79998

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

4.22

SYNCHRONY BANK

Nonpriority Creditor's Name

P.O. BOX 981439

Number Street

Last 4 digits of account number 0 0 4 6

When was the debt incurred? 01/2015

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Credit Card

\$1,600.00

EL PASO

TX

79998

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

4.23

SYNCHRONY BANK

Nonpriority Creditor's Name

P.O. BOX 981439

Number Street

Last 4 digits of account number 7 1 5 2

When was the debt incurred? 10/2016

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Credit Card

\$5,000.00

EL PASO

TX

79998

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.24

\$3,000.00

SYNCHRONY BANK

Nonpriority Creditor's Name

P.O. BOX 981439

Number Street

Last 4 digits of account number 9 2 0 2

When was the debt incurred? 08/2016

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Credit Card

EL PASO

TX

79998

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

4.25

\$2,000.00

SYNCHRONY BANK/AMAZONE

Nonpriority Creditor's Name

P.O. BOX 981432

Number Street

Last 4 digits of account number 3 9 5 0

When was the debt incurred? 04/2014

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Credit Card

EL PASO

TX

79998

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

4.26

\$500.00

SYNCHRONY BANK/JCP

Nonpriority Creditor's Name

P.O. BOX 981439

Number Street

Last 4 digits of account number 2 1 3 8

When was the debt incurred? 09/2014

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Credit Card

EL PASO

TX

79998

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.27

SYNCHRONY BANK/LOWE

Nonpriority Creditor's Name

P.O. BOX 981400

Number Street

EL PASO TX 79998

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 4 6 7 2

When was the debt incurred? 04/2014

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Credit Card

\$2,900.00

4.28

SYNCHRONY BANK/SAMS

Nonpriority Creditor's Name

P.O. BOX 981439

Number Street

EL PASO TX 79998

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 1 1 2 3

When was the debt incurred? 09/2015

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Credit Card

\$5,000.00

4.29

US BANK

Nonpriority Creditor's Name

Number Street

ST LOUIS MO 63116

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 7 2 1 8

When was the debt incurred? 02/2017

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Credit Card

\$2,000.00

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.30

\$1,900.00**WALMART**

Nonpriority Creditor's Name

P.O. BOX 530927

Number Street

Last 4 digits of account number 1 8 1 7When was the debt incurred? 10/2012

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

ATLANTA**GA****30353-0927**

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Credit Card

4.31

\$1,600.00**WALMART**

Nonpriority Creditor's Name

P.O. BOX 960024

Number Street

Last 4 digits of account number 3 7 5 1When was the debt incurred? 15/2015

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

ATLANTA**GA****32896-0024**

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Credit Card

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

| | | Total claim |
|-----------------------------|---|---------------------|
| Total claims from Part 1 | 6a. Domestic support obligations | 6a. <u>\$0.00</u> |
| | 6b. Taxes and certain other debts you owe the government | 6b. <u>\$0.00</u> |
| | 6c. Claims for death or personal injury while you were intoxicated | 6c. <u>\$0.00</u> |
| | 6d. Other. Add all other priority unsecured claims. Write that amount here. | 6d. + <u>\$0.00</u> |
| | 6e. Total. Add lines 6a through 6d. | 6d. <u>\$0.00</u> |

| | | Total claim |
|-----------------------------|---|--------------------------|
| Total claims from Part 2 | 6f. Student loans | 6f. <u>\$0.00</u> |
| | 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims | 6g. <u>\$0.00</u> |
| | 6h. Debts to pension or profit-sharing plans, and other similar debts | 6h. <u>\$0.00</u> |
| | 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. | 6i. + <u>\$90,116.78</u> |
| | 6j. Total. Add lines 6f through 6i. | 6j. <u>\$90,116.78</u> |

Fill in this information to identify your case:

| | | | |
|--|----------------|-------------|------------|
| Debtor 1 | <u>Jeannie</u> | <u>J</u> | <u>Roy</u> |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: <u>NORTHERN DISTRICT OF ILLINOIS</u> | | | |
| Case number (if known) | | | |

☐ Check if this is an amended filing

Official Form 106G**Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?
 - ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Fill in this information to identify your case:

| | | | |
|--|----------------|-------------|------------|
| Debtor 1 | <u>Jeannie</u> | <u>J</u> | <u>Roy</u> |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: <u>NORTHERN DISTRICT OF ILLINOIS</u> | | | |
| Case number (if known) | | | |

☐ Check if this is an amended filing
Official Form 106H**Schedule H: Your Codebtors**

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

- Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)
 - ☒ No
 - ☐ Yes
- Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)
 - ☒ No. Go to line 3.
 - ☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
 - ☐ No
 - ☐ Yes
- In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on *Schedule D* (Official Form 106D), *Schedule E/F* (Official Form 106E/F), or *Schedule G* (Official Form 106G). Use *Schedule D*, *Schedule E/F*, or *Schedule G* to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Fill in this information to identify your case:

| | | | |
|---|--------------------------------------|-------------|------------|
| Debtor 1 | <u>Jeannie</u> | <u>J</u> | <u>Roy</u> |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | _____ | _____ | _____ |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | <u>NORTHERN DISTRICT OF ILLINOIS</u> | | |
| Case number (if known) | _____ | | |

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM/DD/YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

Debtor 2 or non-filing spouse

- ☒ Employed
☐ Not employed

- ☐ Employed
☐ Not employed

CLOSING OFFICERBAIRD & WARNER, INC120 S LA SALLE ST

Number Street

Number Street

CHICAGOIL60603

City

State

Zip Code

City

State

Zip Code

How long employed there? 2 YEARS**Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

| | For Debtor 1 | For Debtor 2 or non-filing spouse |
|--|----------------------|-----------------------------------|
| 2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. | 2. <u>\$4,513.90</u> | _____ |
| 3. Estimate and list monthly overtime pay. | 3. + <u>\$0.00</u> | _____ |
| 4. Calculate gross income. Add line 2 + line 3. | 4. <u>\$4,513.90</u> | <u> </u> |

| | For Debtor 1 | For Debtor 2 or non-filing spouse |
|---|----------------|---|
| Copy line 4 here → 4. | \$4,513.90 | |
| 5. List all payroll deductions: | | |
| 5a. Tax, Medicare, and Social Security deductions | 5a. \$939.19 | |
| 5b. Mandatory contributions for retirement plans | 5b. \$0.00 | |
| 5c. Voluntary contributions for retirement plans | 5c. \$0.00 | |
| 5d. Required repayments of retirement fund loans | 5d. \$0.00 | |
| 5e. Insurance | 5e. \$0.00 | |
| 5f. Domestic support obligations | 5f. \$0.00 | |
| 5g. Union dues | 5g. \$0.00 | |
| 5h. Other deductions. Specify: <u>GOOWILL</u> | 5h. + \$4.33 | |
| 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. | 6. \$943.52 | |
| 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. | 7. \$3,570.38 | |
| 8. List all other income regularly received: | | |
| 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. | 8a. \$0.00 | |
| 8b. Interest and dividends | 8b. \$0.00 | |
| 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. | 8c. \$1,150.00 | |
| 8d. Unemployment compensation | 8d. \$0.00 | |
| 8e. Social Security | 8e. \$0.00 | |
| 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____ | 8f. \$0.00 | |
| 8g. Pension or retirement income | 8g. \$0.00 | |
| 8h. Other monthly income. Specify: _____ | 8h. + \$0.00 | |
| 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h. | 9. \$1,150.00 | |
| 10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. | 10. \$4,720.38 | + = \$4,720.38 |
| 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____ | 11. + \$0.00 | |
| 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies. | | 12. \$4,720.38 Combined monthly income |
| 13. Do you expect an increase or decrease within the year after you file this form? <input checked="" type="checkbox"/> No. None. <input type="checkbox"/> Yes. Explain: | | |

Fill in this information to identify your case:

59

| | | | |
|---|--------------------------------------|-------------|------------|
| Debtor 1 | <u>Jeannie</u> | <u>J</u> | <u>Roy</u> |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | <u>NORTHERN DISTRICT OF ILLINOIS</u> | | |
| Case number (if known) | | | |

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

☐ No☒ Yes. Fill out this information for each dependent.....

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

DAUGHTER4☐ No
☒ YesSON4☐ No
☒ Yes☐ No
☐ Yes☐ No
☐ Yes☐ No
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$1,577.00

If not included in line 4:

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

4a. _____

4b. _____

4c. \$80.004d. \$217.00

| | Your expenses |
|---|----------------------|
| 5. Additional mortgage payments for your residence, such as home equity loans | 5. _____ |
| 6. Utilities: | |
| 6a. Electricity, heat, natural gas | 6a. <u>\$193.00</u> |
| 6b. Water, sewer, garbage collection | 6b. <u>\$75.00</u> |
| 6c. Telephone, cell phone, Internet, satellite, and cable services | 6c. <u>\$250.00</u> |
| 6d. Other. Specify: _____ | 6d. _____ |
| 7. Food and housekeeping supplies | 7. <u>\$850.00</u> |
| 8. Childcare and children's education costs | 8. <u>\$1,020.00</u> |
| 9. Clothing, laundry, and dry cleaning | 9. <u>\$200.00</u> |
| 10. Personal care products and services | 10. <u>\$75.00</u> |
| 11. Medical and dental expenses | 11. _____ |
| 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. | 12. <u>\$275.00</u> |
| 13. Entertainment, clubs, recreation, newspapers, magazines, and books | 13. <u>\$60.00</u> |
| 14. Charitable contributions and religious donations | 14. _____ |
| 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. | |
| 15a. Life insurance | 15a. _____ |
| 15b. Health insurance | 15b. <u>\$450.00</u> |
| 15c. Vehicle insurance | 15c. <u>\$102.00</u> |
| 15d. Other insurance. Specify: _____ | 15d. _____ |
| 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____ | 16. _____ |
| 17. Installment or lease payments: | |
| 17a. Car payments for Vehicle 1 | 17a. _____ |
| 17b. Car payments for Vehicle 2 | 17b. _____ |
| 17c. Other. Specify: _____ | 17c. _____ |
| 17d. Other. Specify: _____ | 17d. _____ |
| 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). | 18. _____ |
| 19. Other payments you make to support others who do not live with you. Specify: _____ | 19. _____ |
| 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. | |
| 20a. Mortgages on other property | 20a. _____ |
| 20b. Real estate taxes | 20b. _____ |
| 20c. Property, homeowner's, or renter's insurance | 20c. _____ |
| 20d. Maintenance, repair, and upkeep expenses | 20d. _____ |
| 20e. Homeowner's association or condominium dues | 20e. _____ |
| 21. Other. Specify: _____ | 21. <u>+</u> _____ |

22. Calculate your monthly expenses.

- 22a. Add lines 4 through 21.
- 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.
- 22c. Add line 22a and 22b. The result is your monthly expenses.

| | |
|------|-----------------------------|
| 22a. | <u>\$5,424.00</u> |
| 22b. | <u> </u> |
| 22c. | <u>\$5,424.00</u> |

23. Calculate your monthly net income.

- 23a. Copy line 12 (your combined monthly income) from Schedule I.
- 23b. Copy your monthly expenses from line 22c above.
- 23c. Subtract your monthly expenses from your monthly income.
The result is your monthly net income.

| | |
|------|-------------------|
| 23a. | <u>\$4,720.38</u> |
| 23b. | <u>\$5,424.00</u> |
| 23c. | <u>(\$703.62)</u> |

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

- ☒ No.
- ☐ Yes. Explain here.

None.

Fill in this information to identify your case.

| | | | |
|--|----------------|-------------|------------|
| Debtor 1 | <u>Jeannie</u> | <u>J</u> | <u>Roy</u> |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: <u>NORTHERN DISTRICT OF ILLINOIS</u> | | | |
| Case number (if known) | | | |

☐ Check if this is an amended filing
Official Form 106Sum**Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets
Value of what you own

1. *Schedule A/B: Property* (Official Form 106A/B)

1a. Copy line 55, Total real estate, from Schedule A/B..... \$199,675.00

1b. Copy line 62, Total personal property, from Schedule A/B..... \$3,150.00

1c. Copy line 63, Total of all property on Schedule A/B..... \$202,825.00

Part 2: Summarize Your Liabilities

Your liabilities
Amount you owe

2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)

2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D..... \$193,990.00

3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F..... \$0.00

3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... + \$90,116.78

Your total liabilities

\$284,106.78**Part 3: Summarize Your Income and Expenses**4. *Schedule I: Your Income* (Official Form 106I)

Copy your combined monthly income from line 12 of Schedule I..... \$4,720.38

5. *Schedule J: Your Expenses* (Official Form 106J)

Copy your monthly expenses from line 22c of Schedule J..... \$5,424.00

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
☒ Yes

7. What kind of debt do you have?

- ☒ Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
☐ Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the **Statement of Your Current Monthly Income**: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$5,554.33

9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:

Total claim

From Part 4 on *Schedule E/F*, copy the following:

| | |
|--|----------------------|
| 9a. Domestic support obligations. (Copy line 6a.) | <u>\$0.00</u> |
| 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) | <u>\$0.00</u> |
| 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) | <u>\$0.00</u> |
| 9d. Student loans. (Copy line 6f.) | <u>\$0.00</u> |
| 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) | <u>\$0.00</u> |
| 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) | + <u>\$0.00</u> |
| 9g. Total. Add lines 9a through 9f. | <u>\$0.00</u> |

Fill in this information to identify your case:

Debtor 1 Jeannie J Roy
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number
(if known) _____

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

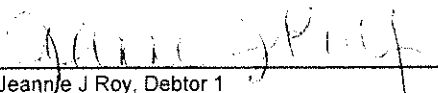
Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☐ No

☒ Yes. Name of person Daiva Indriuliene Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X 
Jeannie J Roy, Debtor 1
Date 7/21/17
MM/DD/YYYY

X _____
Signature of Debtor 2
Date _____
MM/DD/YYYY

Fill in this information to identify your case:

| | | | |
|--|----------------|-------------|------------|
| Debtor 1 | <u>Jeannie</u> | <u>J</u> | <u>Roy</u> |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: <u>NORTHERN DISTRICT OF ILLINOIS</u> | | | |
| Case number (if known) | | | |

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

- What is your current marital status?
 - ☐ Married
 - ☒ Not married
- During the last 3 years, have you lived anywhere other than where you live now?
 - ☒ No
 - ☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.
- Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)
 - ☒ No
 - ☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2: Explain the Sources of Your Income

- Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.
 - ☐ No
 - ☒ Yes. Fill in the details.

| | Debtor 1 | Debtor 2 |
|--|---|---|
| | Sources of income Check all that apply. | Sources of income Check all that apply. |
| | Gross income (before deductions and exclusions) | Gross income (before deductions and exclusions) |
| From January 1 of the current year until the date you filed for bankruptcy: | <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | <input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business |
| | <u>\$24,833.40</u> | |
| For the last calendar year: (January 1 to December 31, <u>2016</u>) | <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business | <input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business |
| | <u>\$55,269.00</u> | |
| For the calendar year before that: (January 1 to December 31, <u>2015</u>) | <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | <input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business |
| | <u>\$39,660.00</u> | |

5. Did you receive any other income during this year or the two previous calendar years?
 Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security; unemployment; and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are in a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No
- ☒ Yes. Fill in the details.

| | Debtor 1 | | Debtor 2 |
|--|--------------------------------------|--|--------------------------------------|
| | Sources of income Describe below. | Gross income from each source (before deductions and exclusions | Sources of income Describe below. |
| | | Gross income from each source (before deductions and exclusions | |
| From January 1 of the current year until the date you filed for bankruptcy: | Child support | \$6,900.00 | |
| | | | |
| | | | |
| For the last calendar year: (January 1 to December 31, 2016) | Child support | \$13,800.00 | |
| | | | |
| | | | |
| For the calendar year before that: (January 1 to December 31, 2015) | Child support | \$13,800.00 | |
| | | | |
| | | | |

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

- ☐ No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more?

☐ No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☐ No. Go to line 7.

☒ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

| | Dates of payment | Total amount paid | Amount you still owe | Was this payment for... |
|-----------------------------|------------------|-------------------|----------------------|---|
| LOANCARE | 07/01/2017 | \$1,576.75 | \$193,990.00 | <input checked="" type="checkbox"/> Mortgage |
| Creditor's name | 06/01/2017 | | | <input type="checkbox"/> Car |
| INTERSTATE CORPORATE CENTER | 05/01/2017 | | | <input type="checkbox"/> Credit card |
| Number Street | | | | <input type="checkbox"/> Loan repayment |
| | | | | <input type="checkbox"/> Suppliers or vendors |
| | | | | <input type="checkbox"/> Other |
| NORFOLK | VA | 23502 | | |
| City | State | ZIP Code | | |

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations such as child support and alimony.

☒ No

☐ Yes. List all payments to an insider.

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

☒ No

☐ Yes. List all payments that benefited an insider.

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☒ No
☐ Yes. Fill in the details.

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.

☒ No. Go to line 11.
☐ Yes. Fill in the information below.

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

☒ No
☐ Yes. Fill in the details.

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

☒ No
☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

☒ No
☐ Yes. Fill in the details for each gift.

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☒ No
☐ Yes. Fill in the details for each gift or contribution.

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

☒ No
☐ Yes. Fill in the details.

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required for your bankruptcy.

- ☐ No
☒ Yes. Fill in the details.

| Person Who Was Paid | Description and value of any property transferred USD | Date payment or transfer was made | Amount of payment |
|--|--|-----------------------------------|-------------------|
| Daiva Indriuliene 1110 Grove St, Suite 3E Number Street | | 07/01/2017 | \$50.00 |

Evanston **IL** **60201**
City State ZIP Code

Email or website address

Person Who Made the Payment, if Not You

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

- ☒ No
☐ Yes. Fill in the details.

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☒ No
☐ Yes. Fill in the details.

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

- ☒ No
☐ Yes. Fill in the details.

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No
☐ Yes. Fill in the details.

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No
☐ Yes. Fill in the details.

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☒ No
☐ Yes. Fill in the details.

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☒ No
☐ Yes. Fill in the details.

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substance, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar item.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No
☐ Yes. Fill in the details.

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No
☐ Yes. Fill in the details.

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
☐ Yes. Fill in the details.

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ☐ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation

- ☒ No. None of the above applies. Go to Part 12.
- ☐ Yes. Check all that apply above and fill in the details below for each business.

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☐ No
- ☐ Yes. Fill in the details below.

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X

Jeanie J Roy, Debtor 1

Date 7/21/17

X

Signature of Debtor 2

Date

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No
- ☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☐ No
- ☒ Yes. Name of person Daiva Indriuliene

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

| | | | |
|--|----------------|-------------|------------|
| Debtor 1 | <u>Jeannie</u> | <u>J</u> | <u>Roy</u> |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: <u>NORTHERN DISTRICT OF ILLINOIS</u> | | | |
| Case number (if known) | | | |

☐ Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Hold Secured Claims

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Hold Claims Secured by Property* (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral

What do you intend to do with the property that secures a debt?

Did you claim the property as exempt on Schedule C?

Creditor's name: LOANCARE

- ☐ Surrender the property.
- ☐ Retain the property and redeem it.
- ☒ Retain the property and enter into a *Reaffirmation Agreement*.
- ☐ Retain the property and [explain]:

- ☐ No
- ☒ Yes

Description of property securing debt: 9880 COMMINGS, HUNTLEY, IL 60142

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will this lease be assumed?

None.

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and personal property that is subject to an unexpired lease.

X

Jeannie J Roy, Debtor 1

Date 07/21/2017
MM / DD / YYYY

X

Signature of Debtor 2

Date _____
MM / DD / YYYY

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION (CHICAGO)

IN RE: Jeannie J Roy

CASE NO

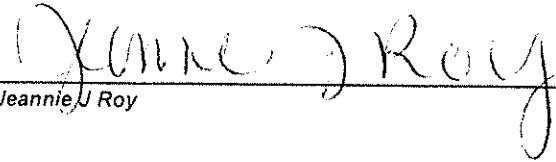
CHAPTER 7

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 7/21/2017

Signature


Jeannie J Roy

Date _____

Signature _____

BANK OF AMERICA
PO BOX 982236
EL PASO TX 79998

BARCLAYS BANK
1007 ORANGE ST., SUITE 1541
WILMINGTON, DE 19801

BEST BUY
P.O. BOX 790041
ST. LOIS, MO 63179

BOA VISA
P.O. BOX 851001
DALLAS, TX 75285

CAPITAL ONE
P.O. BOX 85015
RICHMOND, VA 23285

CAPITAL ONE RETAIL SERVICES/MENARDS
PO BOX 71106
CHARLOTTE NC 28272-1106

CAPITAL ONE/CARSN
PO BOX 5253
CAROL STREAM IL 60197-6492

CAPITAL ONE/JUSTC
P.O. BOX 30253
SALT LAKE CITY, UT 84130

CAPITAL ONE/KOHL'S
P.O. BOX 3115
MILWAUKEE, WI 53201

CARE CREDIT
P.O. BOX 960061
ORLANDO, FL 32896

CB/EXPRESS
PO BOX 3300066
NORTHGLENN, CO 80233

CB/MEIJER
PO BOX 3300066
NORTHGLENN, CO 80233

CB/VICS CRT
P.O. BOX 182128
COLUMBUS, OHIO 43218

CBNA
500 W. MADISON ST.
CHICAGO, IL 60661

Discover Financial Services LLC
PO Box 15316
Wilmington DE 19850

FNB MARENGO
102 N STATE ST
MARENGO, IL 60152

HOBBY LOBBY
P. O. BOX 790408
ST. LOUIS, MO 63179

LOANCARE
INTERSTATE CORPORATE CENTER
NORFOLK, VA 23502

SAM'S CLUB
P.O. BOX 960013
ORLANDO, FL 32896

SYNCHRONY BANK/TJX
4125 WINDWARD PLAZA
ALPHARETTA, GA 30005

SYNCHRONY BANK
P.O. BOX 981400
EL PASO, TX 79998

SYNCHRONY BANK
P.O. BOX 981439
EL PASO, TX 79998

SYNCHRONY BANK/AMAZONE
P.O. BOX 981432
EL PASO, TX 79998

SYNCHRONY BANK/JCP
P.O. BOX 981439
EL PASO, TX 79998

SYNCHRONY BANK/LOWE
P.O. BOX 981400
EL PASO, TX 79998

SYNCHRONY BANK/SAMS
P.O. BOX 981439
EL PASO, TX 79998

US BANK
ST LOUIS, MO 63116

WALMART
P.O. BOX 530927
ATLANTA, GA 30353-0927

WALMART
P.O. BOX 960024
ATLANTA, GA 32896-0024

BANK OF AMERICA
PO BOX 982236
EL PASO TX 79998

CB/EXPRESS
PO BOX 3300066
NORTHGLENN, CO 80233

SYNCHRONY BANK
P.O. BOX 981400
EL PASO, TX 79998

BARCLAYS BANK
1007 ORANGE ST., SUITE 1541
WILMINGTON, DE 19801

CB/MEIJER
PO BOX 3300066
NORTHGLENN, CO 80233

SYNCHRONY BANK
P.O. BOX 981439
EL PASO, TX 79998

BEST BUY
P.O. BOX 790041
ST. LOIS, MO 63179

CB/VICSRT
P.O. BOX 182128
COLUMBUS, OHIO 43218

SYNCHRONY BANK/AMAZONE
P.O. BOX 981432
EL PASO, TX 79998

BOA VISA
P.O. BOX 851001
DALLAS, TX 75285

CBNA
500 W. MADISON ST.
CHICAGO, IL 60661

SYNCHRONY BANK/JCP
P.O. BOX 981439
EL PASO, TX 79998

CAPITAL ONE
P.O. BOX 85015
RICHMOND, VA 23285

Discover Financial Services LLC
PO Box 15316
Wilmington DE 19850

SYNCHRONY BANK/LOWE
P.O. BOX 981400
EL PASO, TX 79998

CAPITAL ONE RETAIL SERVICES/MENA
PO BOX 71106
CHARLOTTE NC 28272-1106

FNB MARENGO
102 N STATE ST
MARENGO, IL 60152

SYNCHRONY BANK/SAMS
P.O. BOX 981439
EL PASO, TX 79998

CAPITAL ONE/CARSN
PO BOX 5253
CAROL STREAM IL 60197-6492

HOBBY LOBBY
P. O. BOX 790408
ST. LOUIS, MO 63179

US BANK
ST LOUIS, MO 63116

CAPITAL ONE/JUSTC
O. BOX 30253
ALT LAKE CITY, UT 84130

LOANCARE
INTERSTATE CORPORATE CENTER
NORFOLK, VA 23502

WALMART
P.O. BOX 530927
ATLANTA, GA 30353-0927

CAPITAL ONE/KOHL'S
O. BOX 3115
MILWAUKEE, WI 53201

SAM'S CLUB
P.O. BOX 960013
ORLANDO, FL 32896

WALMART
P.O. BOX 960024
ATLANTA, GA 32896-0024

WALMART CREDIT
O. BOX 960061
ORLANDO, FL 32896

SYNCHRONY BANK/TJX
4125 WINDWARD PLAZA
ALPHARETTA, GA 30005

BANK OF AMERICA
PO BOX 982236
EL PASO TX 79998

CB/EXPRESS
PO BOX 3300066
NORTHGLENN, CO 80233

SYNCHRONY BANK
P.O. BOX 981400
EL PASO, TX 79998

BARCLAYS BANK
1007 ORANGE ST., SUITE 1541
WILMINGTON, DE 19801

CB/MEIJER
PO BOX 3300066
NORTHGLENN, CO 80233

SYNCHRONY BANK
P.O. BOX 981439
EL PASO, TX 79998

BEST BUY
P.O. BOX 790041
ST. LOIS, MO 63179

CB/VICSRT
P.O. BOX 182128
COLUMBUS, OHIO 43218

SYNCHRONY BANK/AMAZONE
P.O. BOX 981432
EL PASO, TX 79998

BOA VISA
P.O. BOX 851001
DALLAS, TX 75285

CBNA
500 W. MADISON ST.
CHICAGO, IL 60661

SYNCHRONY BANK/JCP
P.O. BOX 981439
EL PASO, TX 79998

CAPITAL ONE
P.O. BOX 85015
RICHMOND, VA 23285

Discover Financial Services
LLC
PO Box 15316
Wilmington DE 19850

SYNCHRONY BANK/LOWE
P.O. BOX 981400
EL PASO, TX 79998

CAPITAL ONE RETAIL
SERVICES/MENARDS
PO BOX 71106
CHARLOTTE NC 28272-1106

FNB MARENGO
102 N STATE ST
MARENGO, IL 60152

SYNCHRONY BANK/SAMS
P.O. BOX 981439
EL PASO, TX 79998

CAPITAL ONE/CARSN
PO BOX 5253
CAROL STREAM IL 60197-6492

HOBBY LOBBY
P. O. BOX 790408
ST. LOUIS, MO 63179

US BANK
ST LOUIS, MO 63116

CAPITAL ONE/JUSTC
P.O. BOX 30253
SALT LAKE CITY, UT 84130

LOANCARE
INTERSTATE CORPORATE CENTER
NORFOLK, VA 23502

WALMART
P.O. BOX 530927
ATLANTA, GA 30353-0927

CAPITAL ONE/KOHL'S
P.O. BOX 3115
MILWAUKEE, WI 53201

SAM'S CLUB
P.O. BOX 960013
ORLANDO, FL 32896

WALMART
P.O. BOX 960024
ATLANTA, GA 32896-0024

CARE CREDIT
P.O. BOX 960061
ORLANDO, FL 32896

SYNCHRONY BANK/TJX
4125 WINDWARD PLAZA
ALPHARETTA, GA 30005

UNITED STATES BANKRUPTCY COURT FOR THE

NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION (CHICAGO)

In re:

Jeannie J Roy

Case No.:

SSN: xxx-xx-4586

SSN: _____

Debtor(s)

Numbered Listing of Creditors

Address:

**9880 COMMINGS ST.,
HUNTLEY, IL 60140**

Chapter: 7

| Creditor name and mailing address | Category of claim | Amount of claim |
|---|-------------------|-----------------|
| 1. BANK OF AMERICA PO BOX 982236 EL PASO TX 79998 4264-5102-5112-7925 | Unsecured Claim | \$6,500.00 |
| 2. BARCLAYS BANK 1007 ORANGE ST., SUITE 1541 WILMINGTON, DE 19801 22299393 | Unsecured Claim | \$2,000.00 |
| 3. BEST BUY P.O. BOX 790041 ST. LOIS, MO 63179 ****_****_****-1815 | Unsecured Claim | \$1,200.00 |
| 4. BOA VISA P.O. BOX 851001 DALLAS, TX 75285 4264-5102-5112-7925 | Unsecured Claim | \$6,042.78 |
| 5. CAPITAL ONE P.O. BOX 85015 RICHMOND, VA 23285 517805995861 | Unsecured Claim | \$10,514.00 |
| 6. CAPITAL ONE P.O. BOX 85015 RICHMOND, VA 23285 517805835332 | Unsecured Claim | \$6,750.00 |

in re: Jeannie J Roy

Debtor

Case No. (if known)

| | Creditor name and mailing address | Category of claim | Amount of claim |
|-----|---|-------------------|-----------------|
| 7. | CAPITAL ONE RETAIL SERVICES/MENARDS PO BOX 71106 CHARLOTTE NC 28272-1106 226691-0985298642 | Unsecured Claim | \$4,300.00 |
| 8. | CAPITAL ONE/CARSN PO BOX 5253 CAROL STREAM IL 60197-6492 211210093981 | Unsecured Claim | \$310.00 |
| 9. | CAPITAL ONE/JUSTC P.O. BOX 30253 SALT LAKE CITY, UT 84130 8556010000506287 | Unsecured Claim | \$500.00 |
| 10. | CAPITAL ONE/KOHL'S P.O. BOX 3115 MILWAUKEE, WI 53201 6393050846174407 | Unsecured Claim | \$300.00 |
| 11. | CARE CREDIT P.O. BOX 960061 ORLANDO, FL 32896 6019-1834-3126-7152 | Unsecured Claim | \$5,000.00 |
| 12. | CB/EXPRESS PO BOX 3300066 NORTHGLENN, CO 80233 149952338144376 | Unsecured Claim | \$1,470.00 |
| 13. | CB/MEIJER PO BOX 3300066 NORTHGLENN, CO 80233 7788302021217644 | Unsecured Claim | \$1,150.00 |
| 14. | CB/VICSCRT P.O. BOX 182128 COLUMBUS, OHIO 43218 5150365103343737 | Unsecured Claim | \$800.00 |
| 15. | CBNA 500 W. MADISON ST. CHICAGO, IL 60661 6035350236951815 | Unsecured Claim | \$2,000.00 |

in re: **Jeannie J Roy**

Debtor

Case No. (if known)

| | Creditor name and mailing address | Category of claim | Amount of claim |
|-----|--|-------------------|-----------------|
| 16. | Discover Financial Services LLC PO Box 15316 Wilmington DE 19850 601100955119 | Unsecured Claim | \$2,960.00 |
| 17. | FNB MARENGO 102 N STATE ST MARENGO, IL 60152 74000423 | Unsecured Claim | \$4,770.00 |
| 18. | HOBBY LOBBY P. O. BOX 790408 ST. LOUIS, MO 63179 4692-2785-7218-1912 | Unsecured Claim | \$2,000.00 |
| 19. | LOANCARE INTERSTATE CORPORATE CENTER NORFOLK, VA 23502 6230024085912 | Secured Claim | \$193,990.00 |
| 20. | SAM'S CLUB P.O. BOX 960013 ORLANDO, FL 32896 5213-3312-1123-4852 | Unsecured Claim | \$2,950.00 |
| 21. | SYNCHRONY BANK/TJX 4125 WINDWARD PLAZA ALPHARETTA, GA 30005 6045851010813848 | Unsecured Claim | \$1,200.00 |
| 22. | SYNCHRONY BANK P.O. BOX 981400 EL PASO, TX 79998 603220146437 | Unsecured Claim | \$1,900.00 |
| 23. | SYNCHRONY BANK P.O. BOX 981439 EL PASO, TX 79998 523914150046 | Unsecured Claim | \$1,600.00 |
| 24. | SYNCHRONY BANK P.O. BOX 981439 EL PASO, TX 79998 6019183431267152 | Unsecured Claim | \$5,000.00 |

in re: Jeannie J Roy

Debtor

Case No. (if known)

| | Creditor name and mailing address | Category of claim | Amount of claim |
|-----|--|-------------------|-----------------|
| 25. | SYNCHRONY BANK P.O. BOX 981439 EL PASO, TX 79998 60346109202 | Unsecured Claim | \$3,000.00 |
| 26. | SYNCHRONY BANK/AMAZONE P.O. BOX 981432 EL PASO, TX 79998 6045781014653950 | Unsecured Claim | \$2,000.00 |
| 27. | SYNCHRONY BANK/JCP P.O. BOX 981439 EL PASO, TX 79998 6008895912138 | Unsecured Claim | \$500.00 |
| 28. | SYNCHRONY BANK/LOWE P.O. BOX 981400 EL PASO, TX 79998 798192414672 | Unsecured Claim | \$2,900.00 |
| 29. | SYNCHRONY BANK/SAMS P.O. BOX 981439 EL PASO, TX 79998 521333121123 | Unsecured Claim | \$5,000.00 |
| 30. | US BANK ST LOUIS, MO 63116 469227857218 | Unsecured Claim | \$2,000.00 |
| 31. | WALMART P.O. BOX 530927 ATLANTA, GA 30353-0927 6032-2014-6437-1817 | Unsecured Claim | \$1,900.00 |
| 32. | WALMART P.O. BOX 960024 ATLANTA, GA 32896-0024 5239-1415-0046-3751 | Unsecured Claim | \$1,600.00 |

in re: Jeannie J Roy

Debtor

Case No. (if known)

(The penalty for making a false statement or concealing property is a fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, Jeannie J Roy

named as debtor in this case, declare under penalty of perjury that I have read the foregoing *Numbered Listing of Creditors*, consisting of 5 sheets (including this declaration), and that it is true and correct to the best of my information and belief.

Debtor:

Jeannie J Roy

Date: 7/21/2017

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION (CHICAGO)

IN RE: Jeannie J Roy

CASE NO.

CHAPTER 7

Certificate of Service

k

BANK OF AMERICA
4264-5102-5112-7925
PO BOX 982236
EL PASO TX 79998

CAPITAL ONE/CARSN
211210093981
PO BOX 5253
CAROL STREAM IL 60197-6492

CBNA
6035350236951815
500 W. MADISON ST.
CHICAGO, IL 60661

BARCLAYS BANK
22299393
1007 ORANGE ST., SUITE 1541
WILMINGTON, DE 19801

CAPITAL ONE/JUSTC
8556010000506287
P.O. BOX 30253
SALT LAKE CITY, UT 84130

Discover Financial Services LLC
601100955119
PO Box 15316
Wilmington DE 19850

BEST BUY
****_****_****-1815
P.O. BOX 790041
ST. LOIS, MO 63179

CAPITAL ONE/KOHL'S
6393050846174407
P.O. BOX 3115
MILWAUKEE, WI 53201

FNB MARENGO
74000423
102 N STATE ST
MARENGO, IL 60152

BOA VISA
4264-5102-5112-7925
P.O. BOX 851001
DALLAS, TX 75285

CARE CREDIT
6019-1834-3126-7152
P.O. BOX 960061
ORLANDO, FL 32896

HOBBY LOBBY
4692-2785-7218-1912
P. O. BOX 790408
ST. LOUIS, MO 63179

CAPITAL ONE
517805995861
P.O. BOX 85015
RICHMOND, VA 23285

CB/EXPRESS
149952338144376
PO BOX 3300066
NORTHGLENN, CO 80233

LOANCARE
6230024085912
INTERSTATE CORPORATE CENTER
NORFOLK, VA 23502

CAPITAL ONE
517805835332
P.O. BOX 85015
RICHMOND, VA 23285

CB/MEIJER
7788302021217644
PO BOX 3300066
NORTHGLENN, CO 80233

SAM'S CLUB
5213-3312-1123-4852
P.O. BOX 960013
ORLANDO, FL 32896

CAPITAL ONE RETAIL
SERVICS/MENARDS
226691-0985298642
PO BOX 71106
CHARLOTTE NC 28272-1106

CB/VICSRT
5150365103343737
P.O. BOX 182128
COLUMBUS, OHIO 43218

SYCHRONY BANK/TJX
6045851010813848
4125 WINDWARD PLAZA
ALPHARETTA, GA 30005

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION (CHICAGO)

IN RE: Jeannie J Roy

CASE NO.

CHAPTER 7

Certificate of Service

(Continuation Sheet #1)

SYNCHRONY BANK
603220146437
P.O. BOX 981400
EL PASO, TX 79998

SYNCHRONY BANK/SAMS
521333121123
P.O. BOX 981439
EL PASO, TX 79998

SYNCHRONY BANK
523914150046
P.O. BOX 981439
EL PASO, TX 79998

US BANK
469227857218
ST LOUIS, MO 63116

SYNCHRONY BANK
6019183431267152
P.O. BOX 981439
EL PASO, TX 79998

WALMART
6032-2014-6437-1817
P.O. BOX 530927
ATLANTA, GA 30353-0927

SYNCHRONY BANK
60346109202
P.O. BOX 981439
EL PASO, TX 79998

WALMART
5239-1415-0046-3751
P.O. BOX 960024
ATLANTA, GA 32896-0024

SYNCHRONY BANK/AMAZONE
6045781014653950
P.O. BOX 981432
EL PASO, TX 79998

SYNCHRONY BANK/JCP
6008895912138
P.O. BOX 981439
EL PASO, TX 79998

SYNCHRONY BANK/LOWE
798192414672
P.O. BOX 981400
EL PASO, TX 79998